

PIRAEUS BANK



Provision of Statistical Information on the Availability & Performance of rAPIdLink

October 2025 (2025Q3)

To achieve optimum levels of provided service quality, the following KPIs are being calculated and monitored on a daily basis, regarding the availability and performance of the dedicated API interface and the online channel (winbank) used as benchmark:

1. Average daily uptime of all interfaces
2. Average daily downtime of all interfaces (both planned and unplanned)
3. Daily average response time per PIS request
4. Daily average response time per AIS request
5. Daily average response time per CoF request (to PIIS API)
6. Daily average error rate for ASPSP errors

Table 1 below summarizes the results of above.

	Dedicated Interface	Online Interface (winbank)
Average daily downtime of all interface (see Table 2)s: * Planned, due to End-of-Day and Beginning-of-Day tasks * Unplanned	* < 1 min * < 1 min	* < 1 min * < 1 min
Average daily uptime of all interfaces (24h – average daily downtime)	23h:59min	23h:59min
Daily average error rate for ASPSP errors (see Table 3)	1,27141%	-
Daily average response time per PIS request (see Table 4)	779 milliseconds (includes latency due to technical calls)	699 milliseconds
Daily average response time per AIS request (see Table 5)	1311 milliseconds (includes latency due to technical calls)	1184 milliseconds
Daily average response time per CoF request (see Table 6)	0 milliseconds	-

Table 1: Availability & Performance KPIs

During the third quarter, there were no requests performed from registered TPPs to our PSD2 PIIS APIs, for confirmation of funds. On the contrary, there were numerous calls to our PSD2 AIS APIs, for account information retrieval, and to our PSD2 PIS APIs for payment initiation.

Based on the definition of “downtime” as the amount of time during which the interface was unavailable (i.e. there were at least five consecutive AIS, PIS or CoF requests receiving errors with code “500” or “503” within a timeframe of 30 seconds), there were certain cases of unplanned downtime. These cases were mostly linked to unplanned downtime in the backend systems, which are common for both the dedicated (rapidlink) and web interface (winbank), although there were also a few cases where a massive request load from a couple of TPPs caused a momentary unavailability. Proper actions were taken to address the issue, by both contacting the TPPs and improving our APIs to sustain such traffic.

On the other hand, during the execution of planned maintenance and end-of-day (EOD) and beginning-of-day (BOD) tasks, there was little evidence of “downtime” on the dedicated interface within the particular period, due to the way the dedicated interface, the online channel and the backend services are implemented. More specifically, even if certain subsystems are “down”, rendering certain endpoints, like cards, unavailable, all other related resources are constantly available.

Table 2 below summarizes the downtime incidents within the particular period, while explaining their origin.

From	To	Duration (Milliseconds)	Duration (Minutes)	Comments
2025-07-04 21:49:22.8280000	2025-07-04 21:53:03.3120000	220484	3,675	rapidlink downtime
2025-07-07 17:02:46.1540000	2025-07-07 17:02:47.9270000	1773	0,030	rapidlink downtime
2025-07-17 06:50:46.4480000	2025-07-17 06:50:49.6050000	3157	0,053	rapidlink downtime
2025-07-17 06:54:13.7520000	2025-07-17 06:54:16.0230000	2271	0,038	winbank downtime
2025-07-22 14:52:09.8940000	2025-07-22 14:52:10.8050000	911	0,015	rapidlink downtime
2025-07-24 14:08:33.4040000	2025-07-24 14:08:37.0550000	3651	0,061	rapidlink downtime
2025-07-24 14:14:37.8120000	2025-07-24 14:14:40.7630000	2951	0,049	rapidlink downtime
2025-07-24 14:33:29.6050000	2025-07-24 14:33:29.8320000	227	0,004	rapidlink downtime
2025-07-24 14:38:32.7430000	2025-07-24 14:38:35.1400000	2397	0,040	rapidlink downtime
2025-07-24 14:40:10.1740000	2025-07-24 14:40:13.7390000	3565	0,059	winbank downtime
2025-07-24 14:42:33.9180000	2025-07-24 14:42:37.8420000	3924	0,065	winbank downtime
2025-07-24 14:46:27.2030000	2025-07-24 14:46:28.7240000	1521	0,025	winbank downtime
2025-07-24 14:48:00.1540000	2025-07-24 14:48:06.3810000	6227	0,104	winbank downtime
2025-07-24 15:04:56.2010000	2025-07-24 15:05:04.1370000	7936	0,132	winbank downtime
2025-07-24 15:05:58.5250000	2025-07-24 15:05:59.9970000	1472	0,025	winbank downtime
2025-07-24 15:14:27.2630000	2025-07-24 15:14:27.4400000	177	0,003	winbank downtime
2025-07-24 15:55:31.9270000	2025-07-24 15:55:42.5100000	10583	0,176	winbank downtime

2025-08-05 17:19:43.6800000	2025-08-05 17:19:44.5780000	898	0,015	rapidlink downtime
2025-08-06 04:49:35.1270000	2025-08-06 04:49:36.0300000	903	0,015	rapidlink downtime
2025-08-07 04:58:38.4560000	2025-08-07 04:58:39.6150000	1159	0,019	rapidlink downtime
2025-08-28 23:15:21.9570000	2025-08-28 23:15:25.2560000	3299	0,055	rapidlink downtime
2025-09-02 09:37:06.3920000	2025-09-02 09:37:07.1120000	720	0,012	rapidlink downtime
2025-09-02 09:37:58.2530000	2025-09-02 09:38:03.0060000	4753	0,079	rapidlink downtime
2025-09-10 19:39:23.1860000	2025-09-10 19:39:50.4040000	27218	0,454	rapidlink downtime
2025-09-10 19:42:16.2360000	2025-09-10 19:42:34.8420000	18606	0,310	rapidlink downtime
2025-09-10 19:42:35.4180000	2025-09-10 19:43:39.2090000	63791	1,063	rapidlink downtime
2025-09-10 19:43:58.8280000	2025-09-10 19:44:44.0450000	45217	0,754	rapidlink downtime
2025-09-10 19:44:57.5120000	2025-09-10 19:45:13.1500000	15638	0,261	rapidlink downtime
2025-09-10 19:45:13.3520000	2025-09-10 19:45:44.1120000	30760	0,513	rapidlink downtime
2025-09-10 19:45:44.5720000	2025-09-10 19:45:49.9600000	5388	0,090	rapidlink downtime
2025-09-10 19:45:50.0300000	2025-09-10 19:45:53.3260000	3296	0,055	rapidlink downtime
2025-09-10 19:47:13.3590000	2025-09-10 19:47:18.0760000	4717	0,079	rapidlink downtime
2025-09-26 04:37:37.3810000	2025-09-26 04:37:38.3350000	954	0,016	rapidlink downtime
2025-09-26 04:37:44.1340000	2025-09-26 04:37:45.4370000	1303	0,022	rapidlink downtime
2025-09-26 04:39:16.9010000	2025-09-26 04:39:18.3320000	1431	0,024	rapidlink downtime
2025-09-29 20:06:42.4470000	2025-09-29 20:07:03.7290000	21282	0,355	winbank downtime

2025-09-29 20:07:09.5460000	2025-09-29 20:07:17.3450000	7799	0,130	winbank downtime
-----------------------------	-----------------------------	------	-------	------------------

Table 2: Downtime incidents

Moving on to the next KPI, the dedicated interface's daily average error rate is calculated as the ratio of total daily number of requests returning an http error status code "500" (Internal Server Error) or "503" (Service Unavailable) to the total daily number of successful requests.

The following table summarizes the daily results for the particular period:

date	# unsuccessful_requests	# successful_requests	error_rate
1/7/2025	543	132915	0,40853%
2/7/2025	628	124186	0,50569%
3/7/2025	1030	120931	0,85173%
4/7/2025	923	122932	0,75082%
5/7/2025	1589	101020	1,57296%
6/7/2025	838	93405	0,89717%
7/7/2025	1355	126558	1,07066%
8/7/2025	1434	126469	1,13387%
9/7/2025	1015	130810	0,77593%
10/7/2025	872	128116	0,68063%
11/7/2025	1409	128627	1,09542%
12/7/2025	1513	103008	1,46882%
13/7/2025	1606	94806	1,69399%
14/7/2025	1526	122111	1,24968%
15/7/2025	1151	126716	0,90833%
16/7/2025	1091	123602	0,88267%
17/7/2025	1708	120882	1,41295%
18/7/2025	1472	138569	1,06229%
19/7/2025	1914	126391	1,51435%
20/7/2025	1098	94276	1,16467%
21/7/2025	1587	124250	1,27726%
22/7/2025	1566	126650	1,23648%
23/7/2025	1914	126513	1,51289%
24/7/2025	2353	125164	1,87993%

25/7/2025	1477	127341	1,15988%
26/7/2025	1485	102725	1,44561%
27/7/2025	1261	99061	1,27295%
28/7/2025	1066	124470	0,85643%
29/7/2025	842	129907	0,64816%
30/7/2025	1047	130242	0,80389%
31/7/2025	823	139513	0,58991%
1/8/2025	1378	135261	1,01877%
2/8/2025	1518	109756	1,38307%
3/8/2025	1529	102785	1,48757%
4/8/2025	890	133109	0,66862%
5/8/2025	1108	131239	0,84426%
6/8/2025	1022	135874	0,75217%
7/8/2025	713	132139	0,53958%
8/8/2025	1329	133092	0,99856%
9/8/2025	795	106882	0,74381%
10/8/2025	1431	104138	1,37414%
11/8/2025	1463	125757	1,16335%
12/8/2025	1870	127231	1,46977%
13/8/2025	1479	122981	1,20262%
14/8/2025	1024	118543	0,86382%
15/8/2025	801	101193	0,79156%
16/8/2025	903	101744	0,88752%
17/8/2025	1675	100889	1,66024%
18/8/2025	1138	125190	0,90902%
19/8/2025	1580	126217	1,25181%
20/8/2025	1488	131610	1,13061%
21/8/2025	1391	124127	1,12063%
22/8/2025	1068	115995	0,92073%

23/8/2025	1074	101725	1,05579%
24/8/2025	1841	106671	1,72587%
25/8/2025	2137	137120	1,55849%
26/8/2025	1729	132692	1,30302%
27/8/2025	1373	133223	1,03060%
28/8/2025	1222	136313	0,89647%
29/8/2025	1758	147617	1,19092%
30/8/2025	2242	121074	1,85176%
31/8/2025	1869	114265	1,63567%
1/9/2025	1802	147308	1,22329%
2/9/2025	1752	143872	1,21775%
3/9/2025	1952	140599	1,38835%
4/9/2025	1241	141687	0,87587%
5/9/2025	2126	146306	1,45312%
6/9/2025	2814	123225	2,28363%
7/9/2025	1747	113746	1,53588%
8/9/2025	1814	146993	1,23407%
9/9/2025	1991	147588	1,34903%
10/9/2025	2594	149516	1,73493%
11/9/2025	1757	145824	1,20488%
12/9/2025	2012	152118	1,32266%
13/9/2025	3120	126317	2,46998%
14/9/2025	2383	119599	1,99249%
15/9/2025	1590	148796	1,06858%
16/9/2025	2226	152865	1,45619%
17/9/2025	2414	153296	1,57473%
18/9/2025	1963	149638	1,31183%
19/9/2025	2034	161115	1,26245%
20/9/2025	2806	147700	1,89980%

21/9/2025	2907	112311	2,58835%
22/9/2025	2668	154164	1,73062%
23/9/2025	2364	155834	1,51700%
24/9/2025	2243	161149	1,39188%
25/9/2025	2600	160016	1,62484%
26/9/2025	2429	159959	1,51851%
27/9/2025	3022	134694	2,24360%
28/9/2025	2992	126931	2,35719%
29/9/2025	2741	165965	1,65155%
30/9/2025	2081	171653	1,21233%
Average Daily Error Rate			1,27141%

Table 3: Daily Error Rates of PSD2 APIs

Finally, regarding the average daily response times per service (AIS. PIS. CoF), as mentioned previously, traffic data showed that only AIS and PIS endpoints were called during the selected period. Therefore, Table 6 is empty, while Tables 4 and 5 summarize the results for PSD2 PIS and AIS APIs respectively. It must be stressed that average response times from the dedicated interface also include latency caused by technical calls.

Date	Number of requests	Average response time for PSD2_PIS APIs (milliseconds)
1/7/2025	5356	781
2/7/2025	6365	696
3/7/2025	5650	710
4/7/2025	4134	806
5/7/2025	4774	591
6/7/2025	4718	550
7/7/2025	6887	648
8/7/2025	7189	621

9/7/2025	12932	533
10/7/2025	9694	551
11/7/2025	5683	632
12/7/2025	3560	684
13/7/2025	3399	659
14/7/2025	4619	706
15/7/2025	5524	659
16/7/2025	5340	647
17/7/2025	3240	994
18/7/2025	5422	726
19/7/2025	3601	713
20/7/2025	4085	629
21/7/2025	4069	789
22/7/2025	6055	671
23/7/2025	4559	707
24/7/2025	4355	1331
25/7/2025	5075	803
26/7/2025	3091	783
27/7/2025	5318	635
28/7/2025	5385	806
29/7/2025	4536	979
30/7/2025	5140	831
31/7/2025	7314	801
1/8/2025	5625	838
2/8/2025	3863	857
3/8/2025	5110	657
4/8/2025	6778	749
5/8/2025	6574	743
6/8/2025	9587	602

7/8/2025	9302	682
8/8/2025	6077	748
9/8/2025	4743	707
10/8/2025	3401	756
11/8/2025	4753	810
12/8/2025	5152	789
13/8/2025	4483	838
14/8/2025	7730	632
15/8/2025	5835	545
16/8/2025	3283	813
17/8/2025	3975	743
18/8/2025	6986	692
19/8/2025	6297	727
20/8/2025	3655	991
21/8/2025	3960	858
22/8/2025	4423	791
23/8/2025	3018	803
24/8/2025	2972	789
25/8/2025	5575	799
26/8/2025	5950	811
27/8/2025	4289	930
28/8/2025	5873	833
29/8/2025	5551	918
30/8/2025	5599	719
31/8/2025	3724	808
1/9/2025	5134	923
2/9/2025	6358	914
3/9/2025	4277	922
4/9/2025	4711	804

5/9/2025	4268	913
6/9/2025	3363	862
7/9/2025	3238	787
8/9/2025	4357	938
9/9/2025	3913	995
10/9/2025	4229	892
11/9/2025	4669	839
12/9/2025	5864	734
13/9/2025	3849	858
14/9/2025	3951	676
15/9/2025	4476	918
16/9/2025	4423	835
17/9/2025	5191	774
18/9/2025	4791	786
19/9/2025	5313	714
20/9/2025	4991	668
21/9/2025	4159	637
22/9/2025	5463	742
23/9/2025	4879	801
24/9/2025	5740	709
25/9/2025	5019	773
26/9/2025	5925	853
27/9/2025	3904	883
28/9/2025	4731	668
29/9/2025	5931	1257
30/9/2025	6009	1014
Average		779,772573 milliseconds

Table 4: Daily average response times per PIS request

Date	Number of requests	Average response time for PSD2_AIS APIs (milliseconds)
1/7/2025	128102	1340
2/7/2025	118449	1374
3/7/2025	116311	1325
4/7/2025	119721	1319
5/7/2025	97835	1226
6/7/2025	89525	1227
7/7/2025	121026	1313
8/7/2025	120714	1273
9/7/2025	118893	1293
10/7/2025	119294	1311
11/7/2025	124353	1292
12/7/2025	100961	1236
13/7/2025	93013	1214
14/7/2025	119018	1319
15/7/2025	122343	1317
16/7/2025	119353	1315
17/7/2025	119350	1443
18/7/2025	134619	1286
19/7/2025	124704	1157
20/7/2025	91289	1207
21/7/2025	121768	1316
22/7/2025	122161	1317
23/7/2025	123868	1342
24/7/2025	123162	2831
25/7/2025	123743	1380
26/7/2025	101119	1267

27/7/2025	95004	1244
28/7/2025	120151	1384
29/7/2025	126213	1430
30/7/2025	126149	1376
31/7/2025	133022	1451
1/8/2025	131014	1373
2/8/2025	107411	1265
3/8/2025	99204	1220
4/8/2025	127221	1338
5/8/2025	125773	1312
6/8/2025	127309	1327
7/8/2025	123550	1338
8/8/2025	128344	1319
9/8/2025	102934	1265
10/8/2025	102168	1243
11/8/2025	122467	1313
12/8/2025	123949	1309
13/8/2025	119977	1301
14/8/2025	111837	1278
15/8/2025	96159	1253
16/8/2025	99364	1253
17/8/2025	98589	1237
18/8/2025	119342	1298
19/8/2025	121500	1300
20/8/2025	129443	1274
21/8/2025	121558	1202
22/8/2025	112640	1315
23/8/2025	99781	1278
24/8/2025	105540	1252

25/8/2025	133682	1291
26/8/2025	128471	1300
27/8/2025	130307	1324
28/8/2025	131662	1361
29/8/2025	143824	1373
30/8/2025	117717	1278
31/8/2025	112410	1268
1/9/2025	143976	1388
2/9/2025	139266	1454
3/9/2025	138274	1356
4/9/2025	138217	1363
5/9/2025	144164	1360
6/9/2025	122676	1230
7/9/2025	112255	1239
8/9/2025	144450	1347
9/9/2025	145666	1300
10/9/2025	147881	1299
11/9/2025	142912	1279
12/9/2025	148266	1266
13/9/2025	125588	1180
14/9/2025	118031	1148
15/9/2025	145910	1273
16/9/2025	150668	1254
17/9/2025	150519	1285
18/9/2025	146810	1258
19/9/2025	157836	1204
20/9/2025	145515	1123
21/9/2025	111059	1380
22/9/2025	151369	1210

23/9/2025	153319	1240
24/9/2025	157652	1263
25/9/2025	157597	1249
26/9/2025	156463	1260
27/9/2025	133812	1218
28/9/2025	125192	1208
29/9/2025	162775	1448
30/9/2025	167725	1385
Average		1311,09954 milliseconds

Table 5: Daily average response times per AIS request

Date	Number of requests	Average response time for PSD2_PPIS APIs (milliseconds)
-	-	-
Average		0 milliseconds

Table 6: Daily average response times per CoF request